## Cities band together in liability pool to share risk

As Michigan courts have whittled away at governmental immunity in the past few years, cities and townships have been faced with a reported increase in liability lawsuits coupled with akyrocketing insurance premiums to cover those raiss.

But some cities like Farmington tried to sidestep that trend about three years ago by joining the Michigan Municipal Riak Management Authority—an insurance pool — to share the cost

of liability insurance with 22 other municipalities.

Now the Michigan Municipal League — a non-profit group representing about 475 Michigan communities — a many sorganized a new insurance pool for those cities and tormahips which are still individually insured against potential lawnuits.

"My best guess is that given the status of governmental immunity, attempted and kinds of lawnuits against acity are rising above 10 percent a cycar," said Joseph Walker, a Detroit attorney whose law firm is represent-

jumped 300-400 percent in a four-year period.

So those factors, Deadman gaid, en-couraged Farmington officials to join the Risk Management Authority, which provides the city "with the most com-prehensive coverage awailable."

The provides the coverage of the coverage authority.

Typically, a muncipality, such as Farmington Hills, shops around for insurance coverage through several

UNDER THE AUTHORITY of which

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6 mos. FREE layaway or easy terms available.

Increased liability cases have been matched with increased insurance premimums as well as less coverage available to municipalities for certain types of risks, said Farmington City Manager Robert Deadman. In the mid-70, he said, municipal insurance coits jumped 300-400 percent in a four-year restrict

authority picks up the rest, Deadman sald.

The authority spreads its risk out among several insurance firms so "several insurance firms so "several insurance companies are taking the risk," he said. So said by the 32 membrane picture in the said by the 32 membrane picture in the said of the s

run," Deadman said.

"The theory, however, is the same,"
Deadman said, distinguishing between
the two municipal insurance pools.
"Cities join together to provide cover-

FULL SIZE - 72 INCH - SIMMONS HIDE-A-BED

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age in a pool concept."

The League's new insurance pool is based on a similar concept used by cilies which share the costs of workmen's compensation, Savage said. Those cilies and townships receive annual dividends from savings provided by sharing the costs, Savage said.

The same rule will apply to the League's insurance pool, Welker said. If moony is left over after paying for municipal liability losses at the end of a year, each member municipality will receive a dividend, he added.

BUT DEADMAN and that the League's pool is more closely related to the principles on which a commercial learnance company operate. If a city is a good insurance risk, with few law-suits against it, that city still must pay for another municipality's problems. The League's insurance pool premiums will be based on past lawsuit history, population, number of city-owned buildings, and police and fire capabilities and legal history, Walker said.

1446

SALE PRICED

## Kuthy appointed bank regulator

A prominent Democrat in the Repub-lican stronghold of West Bloomfield

nancial institutions bureau by Gov. James Blanchard.
Attorney Eugene Kuthy will lead the banking regulations agency in Lansing. He narrowly lost a bid to become Oak-land County executive in 1974, losing to Dan Murphy by only 4,400 votes out of 250,000.

250,000.

For the past year, Kuthy has commuted to Philadelphia where he was financial consultant to that city's art mu-

ADVERTISEMENT FOR BIDS WEED CUTTING PROGRAM CITY OF FARMINGTON HILLS 31555 W. Eleven Mile Rd. Farmington Hills, Michigan

CITY-WIDE VACANT LOT WEED CUTTING PROGRAM

Specifications and proposal forms may be obtained at the City Circh's Office at the
above address. Proposals must be submitted on proposal forms furnished by the
understigned. The sealed proposals must be plainly marked as to the content.

The City reserves the right to reject any or all proposals, to waive irregularities and/
religiously to accept proposals in whole or part, and to make the award that in
the opinion of the City closued is in the best interest and to the advantage of the City
of Farmington Hills.

FARMINGTON PUBLIC SCHOOL DISTRICT

NOTICE OF LAST DAY OF REGISTRATION

An Annual Election with the last day upon which unre-day of Jame, 1952.

THEREFORE, NOTICE IS HEREBY GIVEN, that the last day upon which unre-gistered persons may register in order to be able to vote at said election is

Monday, May 16, 1863 up to 5:00 P.M. Eastern Daylight Saving Time

Application for registration should be made to the clerk of the city or township in which the elector resides. Registration will be received during regular office bours Mooday through Priday of each week. Farmington little residents may register at the Farmington little (19) and the present of the principle of the Cry 1241, 13200 Eleven Mile Boat Week Demonstrate at the Farmington little (19) and the principle of the Principle of the Cry 1241, 13200 Eleven Mile Boat Week Demonstrate at the Parmington little residents may be present at the Principle of the Princ

t reregister. nice ballots will be available at the Board of Education Offices, 32300 ssee, until 2:00 P.M. Saturday, June 11, 1983.

EMMA MAKINEN, Secretary of Board of Education

al Election will be held in Farmington Public School District on the 13th

Endelman and Beer law firm in Bir-mingham, he formerly managed Ernst and Whinney's CPA consulting staff in Detroit

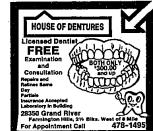
Detroit.

In a 1980 Eccentric Interview, Kuthy said that although he and local Republicans might have political differences.

If like them, personally. On occasion, elected Republicans have enlisted my support.

His association with Blanchard goes back to the 1960s when they both were running for office.

Kuthy said be shares the governor's feeling that the financial community will have a profound effect on job creation and economic development.





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CITY OF FARMINGTON COUNCIL PROCEEDINGS

Schrader's
Northville
349-1838

SPECIAL SALE PRICES ON ALL SLEEPERS IN STOCK

A regular meeting of the Farmington City Council was called to order at 8:00 p.m. on April 18, 1983, by Mayor Bennett in Council Chambers, 23600 Liberty Street, Farm-

Ingto, Michigan.
PRESENT Mayor Bennett, Councilmen Hartsock, Mitchell, Tupper, Yoder.
CITY OFFICIAL PRESENT: City Manager Deadman, Director Billing, Deputy Director Lashoff, City Engineer Mariner, City Clerk Bushey.
Minutes of the previous meeting were approved.
Council held a Public Hearing to review the Old Town Drain Special Assessment

Council held a Public hearing to the control of the Council granted permission to South Farmington Baseball, Inc., for the Little League Council granted permission to South Farmington Baseball, Inc., for the Little League Council granted permission to U. of M. student David K. Whiltock to paint address numbers on curve in front of Farmington home.

Council granted permission to U. of M. student David K. Whiltock to paint address numbers on curve in front of Farmington home.

Council received and filed an Oak Park resolution relative to H.B. 1930 concerning the reserval of the General Revenue Bharing Act.

The following proclamations were issued:

May 1-4, 1983

- May 1-8, 1983

a following proclamations were issued:
NATIONAL MUSIC WEEK
MOSLEMS SHRING HOSPITAL
NEWSPAPER SALE DAYS
PROFESSIONAL SECRETARIES WEEK
BIKE TO WORK DAY
NATIONAL CONSUMERS
RABILES AWARKNESS WEEK

- April 24-30, 1983

RABIES AWARK/RESS WEEK
The City Manager presented the Anneal Fiscal Year 1953-86 Sudget for the General
Fund, Water & Henre Fund, Highway Fund and other City Funds.
Concell set fore 750 p. m. Bedget Bestoner, April 28, May 3, 5, and 11, 1923.
Concell setherized the City Manager to enter into an agreement with Galland County
for the collection of delingewest personal property tizes.
Concell setherized the City Manager to enter into an agreement with Galland County
for the collection of delingewest personal property tizes.
Concell setherized the City Manager to enter into a contract with Destroit Edition to
relocate strate lighting when the Parmington/Presdom Road intersection is improved.

stherized a contract with M. D. Taddie & Company, Inc., of Ypsilanti, Michi-te amount of \$423,684.0 for the Old Town Drain and Water Improvement

nments were heard. posisted Paul J. McKeough to the Board of Zoning Appeals for the unexis appointed Paul J. McKeough to the Bourn or access of the Court or access of Reyard Tapper, and Repair Tapper, all adopted the following resolutions relative to SAD 53-72, Old Town Drain

tion No. 5 of the Special Assessment procedure, confirming sace roll; Notice of Intest Resolution, Bond Authorizing Resolution, Notice of Sale Resolu-

The following ordinances were adopted:

ORDINANCE NO. CASA-63

AN ORDINANCE TO AMERIO THE CODE OF THE CITY OF FARMINGTON BY ANDONG A NEW RECTION WHICH HER CODE OF THE CITY OF FARMINGTON BY ADDONG A NEW RECTION WHICH HEW RECTION SHALL BE DESIGNATED AS EXCITON \$-146 of CHAPTER SE, ANDHALA, OF TITLE IX OF BAID CODE

THE CITY OF PARMINGTON CONTAINS.

Section \$1.96. Trapping, conflecation, tecepitae; It shall be unlawful for any person, at any times, to trap, ensures or to any otto to make use of any kind of try or ensuring devices for the purpose of trapping or ensuring say animals, birth, or forth, whether dominate or with, within the City limits; provided, however, that nothing contained in this rediment, shall probable, thereby the contained in the rediment, shall probable, the properties and the probable of particular trapping and the probable of the contained of the contained

owner or person entitled to possession thereof, provided that such select property is so identified by the person or persons' mane and address, at lacthed or afficted upon the select property, and if such person or persons are not known or cannot be determined, then such select property shall disposed of in the same manner provided for disposition of abandoned properties.

The "Clairmoni" features a full size Simmons Exclusive Beautyrest matriess with individually pocketed comfort coils for firm comfortable support. Many other styles at similar sovings.

disposed of in the same transes are the control of any property.

(3) This Section, however, shall not prohibit the owner or occupant of any property from trapping any rodents by use of a live trap, or any admini thereon for the purpose of live release thereafter of any such trapped animal as permitted by and in accordance with the Department of Public Safety, Asim and Control Department, or the Department of Natural Resources Rules 2 Department of Public Safety Asim and Control Department, or the Department of Natural Resources Rules 2 Department of Natural R

mal Costrol Department, or the Department of Natural Resources Roles and Regulations.

Any other ordinance, Section or Subsection thereof, in conflict with this ordinance is hereby amended to such extent as may be necessary to the enforcement of this

ordinance.
This ordinance was introduced at a regular meeting of the Farmington City Council on April 4, 1983, was adopted and enacted at a regular meeting on April 18, 1983, and will become effective ten days after publication.

YES: Mitchell, Tupper, Yoder, Bennett, Hartsock.

A Test mittenell, Tupper, Yoder, Bennett, startsock.

A Test and Mittenell, Tupper, Yoder, Bennett, startsock.

ANYEN Nose.

ABSERT'R Nose.

ORDINANCE NO. C-19-2-5

ADDING NEW BECTIONS, WHICH CODE OF THE CITY OF FARMINGTON BY
ADDING NEW BECTIONS, WHICH CODE OF THE LIX OF SAID SECTIONS SIGNAL BE DESIGNATED
AS SECTION \$2144 AND \$215 OF GRAPTERS 0 OF TITLE IX OF SAID CODE
THE CITY OF FARMINGTON ORDAINS.

Section \$2.144. Any person who accepts the privilege of the use of any publicly
Inneds, supported or subdicted library located in the City of Farmington is
decensed to have agreed as a condition of such privilege to abide by such Admisistrative Rules as any be adopted by the appropriate public unit of government or
governing body of such library. Library privileges of persons who fail or retime to
section \$2.145. Is shall be unless any by desiced or revoked.

(1) Willfully or negligeably removes or attempt to remove or possess any bode,
magazina, pumplate, may manuscript, pletter, microfflum, film, casselfer,
phocograph record, clipping or other material or property belonging to or
leaned to such publicly frended, supported or subdicted thray without tirty
having said property charged out as required or provided by the Admisistrative Rules of said thrays.

(2) Willfully or negligeably restain, fall or refuse to return, convert to his frenwar, microfilm, filling whoch, magazine, pamplate, map, manuscript, pletrue, microfilm, filling who have been acceptable to return, convert to his frenwar, microfilm, filling who have been acceptable to return, convert to his frentransport of the property charged out as required or property belonging to
respect to the property charged out or formed,
and property belonging to or foaned to return convert to his frenshall such there, or pay he reasonable replacement value thereof, within
twenty (20) calendar days from the date of the posting by First Class U.S.
mail a deemed for property belonging to or foaned to return the last address for make thereof, within
the last

AYER: Tupper, Yoder, Bennett, Hartsock, Mitchell, St. C. S.

NATE None
SECRET Prope

Markly Mile you appeared for payment

Secreting editions of all the payment

ALTON L. BERNETT, Mayor

Open appear to proper to come

PRODUCE W. HUGHES, Mayor PLOYD A. CARRIS, Cly Click.

## CITY OF FARMINGTON HILLS

SUMMARY OF PROCEEDINGS REGULAR MEETING April 25, 1983

Mayor Hughes opened the Public Hearing meeting of the City Council of the City of Farmington Hills on April 25, 1893 at 7:30 P.M. Members present were: Barwell, Dolan, Hugher, Jange, Scroosen and Wolf, Absent: Williams, Others present: City Manager Savage, Assistant Manager Costick, City Cierk Calrus and City Altorney Bibeau. Bilinutes of April 11, 1893 are to be resultated with amendments. Gene Rithardson of 13 Mile Road requested assistance from Council in controlling

Minutes of April 11, 1883 are in be resubmitted with amendments. Gene Rithardson of 13 Mile Road requested assistance from Council in controlling nulsance vehicles behind his property.

Mayor Hipphes presented a procein and to 10 VPW for annual sale of popples. He also proceinized May 11 Moreofs 8, 1983 as National Music Work and designated April 34 through 30 as National Consumers Work.

12 1816 Grand River from RC-2 and B-3 to 8F-2.

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15 from RC and GS-1 to RA-1 and P-1.

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15 council exacted Zoning Map Amendment C93-297 (ZR 4-2-43) rezoning westerly parts of Lots 13 and 14 of Hillside Subdivision from RA-1 to P-1 to Section 11.

2 coing Text Amendment C34-297 (ZR 4-2-43) rezoning westerly parts of Lots 12 and 14 of Hillside Subdivision from RA-1 to P-1 to Section 11.

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2 coing Text Amendment C34-297 (ZR 4-2-43) rezoning the state of Lots 12 and 14 of Hillside Subdivision was closed and the matter advanced to the Carbon Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the matter advanced to the Land Subdivision was closed and the m

able approved appointments to the Historic District Commission: Joseph Hovanssias and Randall Wission. Request to bold Ethnic Festival at Finnish Center was approved by Council for May

igh 32, 1983. I approved property exchange between the City and Farmington Hills Country

cil approved Resolution No. 1 initiating paving district for Richland Gardens adjacent subdivisions and Resolution No. 2 setting Public Hearing for May 5,

and adjacent subdivisions and Resolution No. 2 sptting Public Hearing for May 8, 1833.

1833.

1834.

1835.

1836.

Council approved Contract for construction of bouse leads for Oxford Street to Thom Enterprises, inc. in he amount of \$18,894.31.

A contact was approved from \$18,894.31.

Domini J. Spt. 1935.

Domini J. Spt. 1935.